

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED
CENTRAL FAX CENTER
SEP 13 2004

In the Application of

Applicants: James Benjamin Williams et al.

Serial No. 10/797,889

Filed: March 10, 2004

**Examiner
Stephen R. Wasylchak**

Art Unit 3624

Title: Methods for issuing, distributing, managing and redeeming investment instruments providing securitized annuity options

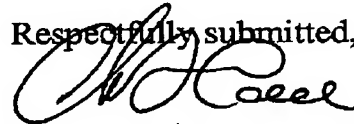
Commissioner of Patents and Trademarks
Washington, DC 20231

Dear Sir:

FAX TRANSMISSION COVER LETTER

These 12 pages, including the attached Amendment (9 pages), fee transmittal sheet (1 page) and credit card form (1 page) and this cover sheet, are being transmitted via facsimile to the central facsimile number of United States Patent and Trademark Office, (703) 872-9306, on September 13, 2004.

Respectfully submitted,



Dated: September 13, 2004

Charles G. Call, Reg. 20,406
USPTO Customer No. 021253
68 Horse Pond Road
West Yarmouth, MA 02673-2516
Fax: (508) 629-6540

PTO/SB/17 (10-03)

Approved for use through 07/31/2006. OMB 0851-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 104

Complete if Known

Application Number	10/797,889
Filing Date	March 10, 2004
First Named Inventor	Williams, James Benjamin
Examiner Name	Stephen R. Wasylchak
Art Unit	3824
Attorney Docket No.	D-51

METHOD OF PAYMENT (check all that apply)

☐ Check ☒ Credit card ☐ Money Order ☐ Other ☐ None☐ Deposit Account:Deposit Account Number
Deposit Account Name

The Director is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☐ Credit any overpayments☐ Charge any additional fee(s) or any underpayment of fee(s)☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
1001 770	2001 385	Utility filing fee	
1002 340	2002 170	Design filing fee	
1003 530	2003 285	Plant filing fee	
1004 770	2004 385	Reissue filing fee	
1005 180	2005 80	Provisional filing fee	
SUBTOTAL (1)			(\$)

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

		Extra Claims		Fee from below	Fee Paid
Total Claims	22	-20** =	2	X 9	= 18
Independent Claims	5	-3** =	2	X 43	= 86
Multiple Dependent					= 0

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
1202 18	2202 9	Claims in excess of 20
1201 88	2201 43	Independent claims in excess of 3
1203 290	2203 145	Multiple dependent claim, if not paid
1204 88	2204 43	Reissue independent claims over original patent
1205 18	2205 9	Reissue claims in excess of 20 and over original patent

SUBTOTAL (2)

(\$ 104

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
1051 130	2051 85	Surcharge - late filing fee or oath	
1052 50	2052 25	Surcharge - late provisional filing fee or cover sheet	
1053 130	1053 130	Non-English specification	
1812 2,520	1812 2,520	For filing a request for ex parte reexamination	
1804 920*	1804 920*	Requesting publication of SIR prior to Examiner action	
1805 1,840*	1805 1,840*	Requesting publication of SIR after Examiner action	
1251 110	2251 56	Extension for reply within first month	
1252 420	2252 210	Extension for reply within second month	
1253 950	2253 475	Extension for reply within third month	
1254 1,480	2254 740	Extension for reply within fourth month	
1255 2,010	2255 1,005	Extension for reply within fifth month	
1401 330	2401 165	Notice of Appeal	
1402 330	2402 165	Filing a brief in support of an appeal	
1403 290	2403 145	Request for oral hearing	
1451 1,510	1451 1,510	Petition to institute a public use proceeding	
1452 110	2452 55	Petition to revive - unavoidable	
1453 1,330	2453 665	Petition to revive - unintentional	
1501 1,330	2501 665	Utility Issue fee (or reissue)	
1502 480	2502 240	Design Issue fee	
1503 640	2503 320	Plant Issue fee	
1460 130	1460 130	Petitions to the Commissioner	
1807 50	1807 50	Processing fee under 37 CFR 1.17(q)	
1808 180	1808 180	Submission of Information Disclosure Stmt	
8021 40	8021 40	Recording each patent assignment per property (times number of properties)	
1809 770	2809 385	Filing a submission after final rejection (37 CFR 1.129(a))	
1810 770	2810 385	For each additional invention to be examined (37 CFR 1.129(b))	
1801 770	2801 385	Request for Continued Examination (RCE)	
1802 900	1802 900	Request for expedited examination of a design application	

Other fee (specify)

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 0

SUBMITTED BY

(Complete if applicable)

Name (Print/Type)	Charles G. Call	Registration No. (Attorney/Agent)	20,406	Telephone	(508) 778-2630
Signature		Date	September 13, 2004		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

RECEIVED
CENTRAL FAX CENTER

SEP 13 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)	
)	
Applicants: James Benjamin Williams et al.)	
)	Examiner
Serial No. 10/797,889)	Steven R. Wasylchak
)	
Filed: March 10, 2004)	Art Unit 3624
)	
Title: Methods for issuing, distributing, managing and)	
redeeming investment instruments providing)	
securitized annuity options)	

Commissioner of Patents and Trademarks
Washington, DC 20231

Dear Sir:

AMENDMENT

In response to the outstanding Office Action mailed on August 26, 2004, please amend the above-identified application by making the changes set forth in the following sections, each of which begins on a separate page:

Amendments to the claims
Remarks

09/14/2004 AWONDAF1 00000027 10797889

01 FC:2201	86.00 OP
02 FC:2202	18.00 OP